

SERFF Tracking Number: CEUL-125691745 State: Arkansas
Filing Company: Central United Life Insurance Company State Tracking Number: 39299
Company Tracking Number: AZ_COMPANION_2008
TOI: H07I Individual Health - Specified Disease - Sub-TOI: H07I.002A Dread Disease - Cancer Only
Limited Benefit
Product Name: COMPANION
Project Name/Number: COMPANION CANCER/

Filing at a Glance

Company: Central United Life Insurance Company

Product Name: COMPANION SERFF Tr Num: CEUL-125691745 State: ArkansasLH

TOI: H07I Individual Health - Specified Disease SERFF Status: Closed State Tr Num: 39299

- Limited Benefit

Sub-TOI: H07I.002A Dread Disease - Cancer Co Tr Num: State Status: Approved-Closed

Only AZ_COMPANION_2008

Filing Type: Rate Co Status: Reviewer(s): Rosalind Minor

Author: Velvet Giron Disposition Date: 06/23/2008

Date Submitted: 06/13/2008 Disposition Status: Approved-Closed

Implementation Date Requested: 09/01/2008 Implementation Date:

State Filing Description:

General Information

Project Name: COMPANION CANCER

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 50%

Filing Status Changed: 06/23/2008

State Status Changed: 06/23/2008

Corresponding Filing Tracking Number:

Filing Description:

Re:

NAIC # 61883 Central United Life Insurance

Rate Increase: Companion Cancer

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

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Enclosed for filing, please find our proposed rate increase for Companion Cancer.

An actuarial study of our business in this line has revealed that our current rates are inadequate to support our experience. We have included the required Actuarial Memorandum detailing the actuarial analysis of our experience.

The Company is requesting a 50% rate increase. The increase will be applied uniformly to all policyholders within the state.

We appreciate the Department's time and consideration in the review of this filing.

Company and Contact

Filing Contact Information

Velvet Giron, Statistician Technician I	vgiron@manhattanlife.com
Wortham Tower	(713) 529-0045 [Phone]
Houston, TX 99019-2100	(713) 529-9425[FAX]

Filing Company Information

Central United Life Insurance Company	CoCode: 61883	State of Domicile: Arkansas
Wortham Tower	Group Code:	Company Type:
2727 Allen Parkway		
Houston, TX 77019-2100	Group Name:	State ID Number:
(713) 529-0045 ext. [Phone]	FEIN Number: 42-0884060	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	Rates=\$50.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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<i>SERFF Tracking Number:</i>	<i>CEUL-125691745</i>	<i>State:</i>	<i>Arkansas</i>
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Central United Life Insurance Company	\$50.00	06/13/2008	20847532
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	06/23/2008	06/23/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	06/16/2008	06/16/2008	Velvet Giron	06/17/2008	06/17/2008

<i>SERFF Tracking Number:</i>	<i>CEUL-125691745</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>COMPANION CANCER/</i>		

Disposition

Disposition Date: 06/23/2008

Implementation Date:

Status: Approved-Closed

Comment: We have approved a 10% level rate increase on the above referenced form. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than change in age or an individual moving to another geographical area, must be submitted to our Department for approval

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Central United Life Insurance Company	50.000%	\$301	7	\$603	50.000%	50.000%	50.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate (revised)	Appendix D - Rates	Approved-Closed	No
Rate	Appendix D - Rates	Withdrawn	No

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/16/2008
Submitted Date 06/16/2008
Respond By Date
Dear Velvet Giron,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment: We have reviewed your request for a 50% rate increase on the Companion Cancer Plan.

Based on the fact that the rates have doubled within the past two years and the impact that a 50% rate increase will have on the seven policyholders in Arkansas, at this time we would consider a 10% rate increase.

Please advise if you wish to accept this percentage and if so, please send the adjusted actuarial memorandum and rates.

Thank you for your cooperation and understanding in this matter.

Please feel free to contact me if you have questions.

Sincerely,
Rosalind Minor

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/17/2008
Submitted Date 06/17/2008

Dear Rosalind Minor,

Comments:

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Response 1

Comments: Dear Rosalind:

Thank you for your continued consideration of this rate increase filing. The Company has reduced the requested rate increase of 50% to 10% as you indicated in your note dated 06/16/2008.

Please note that the Revised Rate Sheet reflecting 10% has been uploaded.

Sincerely,

Velvet Giron

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

We have reviewed your request for a 50% rate increase on the Companion Cancer Plan.

Based on the fact that the rates have doubled within the past two years and the impact that a 50% rate increase will have on the seven policyholders in Arkansas, at this time we would consider a 10% rate increase.

Please advise if you wish to accept this percentage and if so, please send the adjusted actuarial memorandum and rates.

Thank you for your cooperation and understanding in this matter.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Document Name:	Affected Form Numbers:	Rate Action:	Rate Action Information:	Attach Document:
Appendix D -	Base: 12346M Riders:	Revised	Previous State Filing Number	
Rates	12395M,12396M,12397M,12			

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398MGA

Percent Rate Change Request

10

Previous Version

Appendix D - Base: 12346M Riders: New
Rates 12395M, 12396M, 12397M, 12
398MGA

Previous State Filing Number

Percent Rate Change Request

0

<i>SERFF Tracking Number:</i>	<i>CEUL-125691745</i>	<i>State:</i>	<i>Arkansas</i>
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Sincerely,
Velvet Giron

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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	25.000%
Effective Date of Last Rate Revision:	09/01/2007
Filing Method of Last Filing:	SERFF (Tr. Num - CEUL -125167335)

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Central United Life Insurance Company	50.000%	50.000%	\$301	7	\$603	50.000%	50.000%

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed	Appendix D - Rates	Base: 12346M Riders: 12395M, 12396M, 12397M, 12398MGA	Revised		AR Revised RATE Sheet 10%.pdf

Appendix D

Companion Cancer CAN12346 Pool Group

Rate Sheet as of 03/31/08

POOL	STATE	BLOCK	FORM	POLICY#	ANN. PREM.	RI %	PROP. PREM.
CAN12346	AR	108	12346M	0176000059	543.60	10%	597.96
CAN12346	AR	108	12346M	0176000067	883.86	10%	972.25
CAN12346	AR	108	12346M	0176000095	417.72	10%	459.49
CAN12346	AR	108	12346M	0176000101	1,031.16	10%	1,134.28
CAN12346	AR	108	12346M	0176000165	306.12	10%	336.73
CAN12346	AR	108	12346M	0176000248	594.92	10%	654.41
CAN12346	AR	108	12346M	0176000267	442.92	10%	487.21

AR

7

4,220

10%

4,642

STATE Avg. =

603

663

U.S.

2,277

1,432,747

10%

1,576,022

U.S. Avg. =

629

692

<i>SERFF Tracking Number:</i>	<i>CEUL-125691745</i>	<i>State:</i>	<i>Arkansas</i>
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Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	Appendix D - Rates	06/13/2008	AR_Appendix_D - Rates.pdf

Appendix D

Companion Cancer CAN12346 Pool Group Rate Sheet as of 03/31/08

POOL	STATE	BLOCK	FORM	POLICY#	ANN. PREM.	RI %	PROP. PREM.
CAN12346	AR	108	12346M	0176000059	543.60	50%	815.40
CAN12346	AR	108	12346M	0176000067	883.86	50%	1,325.79
CAN12346	AR	108	12346M	0176000095	417.72	50%	626.58
CAN12346	AR	108	12346M	0176000101	1,031.16	50%	1,546.74
CAN12346	AR	108	12346M	0176000165	306.12	50%	459.18
CAN12346	AR	108	12346M	0176000248	594.92	50%	892.38
CAN12346	AR	108	12346M	0176000267	442.92	50%	664.38

AR				7	4,220	50%	6,330
		STATE Avg. =			603		904

U.S.				2,277	1,432,747	50%	2,149,121
		U.S. Avg. =			629		944